

# Coronavirus and Unemployment Insurance Benefits

## Alabama Department of Labor

### Questions and Answers

#### FOR EMPLOYEES

**Question 1: Will workers qualify for unemployment benefits if COVID-19 causes an employer to shut down operations?**

**Answer:** Alabama unemployment benefits are available to individuals who are unemployed through no fault of their own. If an employer must shut down operations and no work is available, individuals may be eligible for unemployment benefits.

**Question 2: If an employer lays off employees due to the loss of production caused by COVID-19, will the employees be eligible for unemployment insurance benefits?**

**Answer:** Alabama unemployment benefits are available to any individual who is unemployed through no fault of their own. If an employer must lay off employees due to the loss of production caused by the coronavirus, individuals may be eligible for unemployment benefits.

**Question 3: If an asymptomatic employee imposes a *self-quarantine* because of COVID-19, will they be eligible for unemployment benefits?**

**Answer:** It is possible. Each case will be examined to determine its applicability under the guidelines provided by the CARES Act.

**Question 4: If an employee is in mandatory quarantine because of suspicion of having COVID-19, will they be eligible for unemployment benefits?**

**Answer:** Yes, they will be eligible. Certain criteria and exceptions may apply, and are subject to change.

**Question 5: If an employee is ill because of COVID-19 and unable to work, will they be eligible for unemployment benefits?**

**Answer:** Yes, they will be eligible. Certain criteria and exceptions may apply, and are subject to change.

**Question 6: If an employee is working reduced hours due to COVID-19 related issues, will they be eligible for unemployment benefits?**

**Answer:** In some instances, yes. Please file a claim to determine eligibility.

**Question 7: If an employee cannot work because they are caring for an immediate family member who is diagnosed with COVID-19, will they be eligible for unemployment benefits?**

**Answer:** Yes, they will be eligible. Certain criteria and exceptions may apply, and are subject to change.

**Question 8: Is COVID-19 considered a disaster, and can an employee receive Disaster Unemployment Assistance?**

**Answer:** The president of the United States has declared COVID-19 a national disaster, but at this time there has been no Disaster Unemployment Assistance declaration. **The CARES Act provides for Pandemic Unemployment Assistance (PUA). Please check back for updates regarding this program.**

**Question 9: What types of proof may be required to substantiate a COVID-19 claim?**

**Answer:** Proof of a medical diagnosis from a health care professional for the claimant and/or the immediate family member, and/or confirmation of quarantine by the employer or applicable government entity.

**Question 10: How long can an employee receive benefits?**

**Answer:** Up to 39 weeks. **Please check back for updates.**

**Question 11: Can self-employed workers or workers who are employed by churches receive benefits?**

**Answer:** Under the CARES Act, the self-employed, church workers, nonprofit workers, and those who have exhausted benefits may be eligible for unemployment benefits through the Pandemic Unemployment Assistance program and are encouraged to apply.

**Question 12: How does an employee know if they are approved for unemployment benefits?**

**Answer:** There is no written notification provided for approval. The claimant will receive funds via direct deposit, an existing debit card, or will receive a new debit card. Payment may take up to as many as 21 days, but should generally be received sooner. If a debit card is selected as the method of payment, it has to be mailed, so that could also affect the time it takes to receive payment. If a claimant is NOT approved, they will receive written notification (Notice of Determination).

**Question 13: If a claimant is already receiving unemployment compensation benefits, should a new COVID-19 claim be filed?**

**Answer:** Not at this time. Continue to file weekly certifications. Eligibility under COVID-19 will be determined.

**Question 14: If an employer filed a partial claim on an employee's behalf, what should the employee do? Is a PIN number required?**

**Answer:** Follow instructions given by the employer, including calling in to establish the preferred payment method. The employer has the option to temporarily file weekly on the employees' behalf. If the employee continues to remain unemployed for an extended period of time or if the employer is unable to file, the affected employee will be eligible to file on his or her own behalf and will receive instructions for establishing a PIN.

**Question 15: What should an employee do if they receive a letter requiring a doctor's input and the employee is NOT sick?**

**Answer:** If the employee is eligible due to reasons relating to COVID-19, it is not required to return the form at this time.

**Question 16: I filed a claim, but it's not showing up. Where is it?**

**Answer:** Please check back within 24 hours. Claims are uploaded every night.

**Question 17: Why is my social security number not being recognized?**

**Answer:** There may be a number of reasons an active claim is not on file. It is possible the actual social security number on file does not match that being entered due to entry error. Contact Inquiry at 1-800-361-4524 to speak with representative to determine.

**Question 18: My claim says not paid? What does this mean?**

**Answer:** The claim is pending or has been determined monetarily ineligible or disqualified. If disqualified, you will be notified in writing. If monetarily ineligible, you may qualify for other federal programs being implemented and would be advised. If it is pending, that simply means it hasn't been physically paid, not that you will NOT be paid. You will receive payment within 21 days (for most cases).

**Question 19: I have more than one job. I lost one due to COVID-19, can I still draw benefits?**

**Answer:** Only if your earnings are less than your regular unemployment compensation weekly benefit amount.

**Question 20: Can I draw benefits if I'm paying back an overpayment?**

**Answer:** Yes, but benefits may be offset to collect the past overpayment.

**Question 21: What if I've been convicted of UC fraud?**

**Answer:** If previously ineligible due to fraud then the claimant remains ineligible.

**Question 22: How do I reset my PIN?**

**Answer:** Contact Inquiry at 1-800-361-4524 to speak with representative to resolve.

**Question 23: How do edit info on my claim?**

**Answer:** Once a claim has been filed it cannot be edited. There are certain personal information changes that can be made such as changing your: address, telephone number, email, request for federal tax withholdings, and/or form of payment for weekly claim (changing from direct deposit payment method to a debit card).

**Question 24: What do I do if my employer filed for me?**

**Answer:** Nothing at this time, other than to contact the Payment Method Line (1-800-499-2035), as instructed by your employer, to establish your choice of payment method. If you have difficulties with the Payment Method Line, it may be possible that your employer filed claim is still being processed. For further assistance with employer filed claims, please call 334-956-7481 or email [UCPartials.labor@labor.alabama.gov](mailto:UCPartials.labor@labor.alabama.gov).

**Question 25: How do I check on my debit card?**

**Answer:** To contact Comerica regarding a debit card with no Card Number and/or no PIN

1. Call the customer service number at **1-833-888-2779**.
2. You will be prompted to enter the last 4 digits of your card number.
  - If you do not have your card number do nothing – prompt will play twice
3. You will hear a greeting and a request to select English or Spanish for the interactive voice response (IVR).
  - **(Select either '1' for English or '2' for Spanish)**
4. You will be prompted to enter your card number and press #, or to Press # if you do not have your card number.
  - **(If you do not have a card number, Press #)**
5. The IVR will repeat to please enter your card number.
  - **(If you do not have a card number, do nothing, and wait for the next prompt.)**
6. You will hear: 'To access your account using your SSN, DOB and PIN Press 2'
  - **(Press 2)**

7. You will be prompted to enter your SSN
  - **(Enter the nine-digit SSN value for the case)**
8. You will be prompted to enter DOB.
  - **(Enter the eight-digit DOB value for the case)**
9. You will be prompted to enter your PIN
  - **(Enter nothing if you don't have a PIN)**
  - The IVR will prompt for PIN a second time (Enter nothing if you don't have a PIN)
10. The IVR will then transfer to a customer service representative.

## FOR EMPLOYERS

**Question 1: If an employee receives unemployment benefits as a result of a coronavirus-related business shutdown, will the employer's unemployment taxes increase?**

**Answer:** Employer charges will be waived to weeks claimed due to COVID-19 related issues until further notice. Employers are urged to file partial claims on their employees' behalf, and / or to waive their right to respond to any Request for Separation information. [MORE INFORMATION](#)

**Question 2: If an employee receives unemployment benefits as a result of a coronavirus-related business shutdown, can the benefits be charged to the mutual account?**

**Answer:** At this time, no further guidance has been issued. Until such a time, normal procedures will be followed.

**Question 3: What is a partial claim?**

**Answer:** A partial claim is filed when an employee is laid off for a short period, but is expected to be rehired at the same job. [MORE INFORMATION](#)

**Question 4: How does an employer file a partial claim for their employees?**

**Answer:** Please file [HERE](#).

**Question 5: Can I file a bulk partial claim for all of my employees at one time?**

**Answer:** Yes. Please visit the updated Partials Section [HERE](#).

**Question 6: If I recall my employees, and they don't come back to work, will they still be able to collect benefits?**

**Answer:** No. Important note: None of the benefits described above, nor unemployment benefits of any kind, are available to employees who quit without good work-related cause, refuse to return to work, or refuse to receive full-time pay. Refusing to return to work could result in a disqualification for benefit eligibility. Attempts to collect unemployment benefits after quitting a job without good work-related cause is considered to be fraud. The CARES Act specifically provides for serious consequences for fraudulent cases including fines, confinement, and an inability to receive future unemployment benefits until all fraudulent claims and fines have been repaid. Employers are encouraged to utilize the New Hire system to report those employees who fail to return to work.

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